

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Collins, Joel M	§	Case No. 07 B 11317
		§	
	Debtor	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 06/25/2007.

2) The plan was confirmed on 08/27/2007.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/16/2008.

4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/30/2008, 03/30/2009, 11/23/2009, 05/10/2010 and 09/13/2010.

5) The case was completed on 11/14/2011.

6) Number of months from filing or conversion to last payment: 53.

7) Number of months case was pending: 59.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$70,300.00.

10) Amount of unsecured claims discharged without full payment: \$7,909.18.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$16,749.60
Less amount refunded to debtor	\$166.76

**NET RECEIPTS:** \$16,582.84

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,334.00
Court Costs	\$0
Trustee Expenses & Compensation	\$972.35
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$4,306.35

Attorney fees paid and disclosed by debtor \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American Home Mortgage Servicing	Secured	\$79,500.00	\$79,880.00	\$79,880.00	\$0	\$0
American Home Mortgage Servicing	Secured	\$4,880.00	\$4,880.00	\$4,880.00	\$1,245.11	\$0
City Of Chicago	Secured	\$600.00	\$600.00	\$600.00	\$600.00	\$0
Concord Service Corporation	Secured	\$6,423.00	NA	NA	\$0	\$0
Credit Acceptance Corp	Secured	\$10,950.00	\$14,357.06	\$14,357.06	\$0	\$0
Illinois Title Loans	Secured	\$300.00	\$300.00	\$300.00	\$300.00	\$31.48
Asset Acceptance	Unsecured	NA	\$1,594.81	\$1,594.81	\$1,594.81	\$287.13
Capital One	Unsecured	\$1,785.00	\$1,806.76	\$1,806.76	\$1,806.76	\$325.32
Capital One	Unsecured	\$808.00	NA	NA	\$0	\$0
Citizens Bank	Unsecured	\$650.00	NA	NA	\$0	\$0
City Of Chicago Dept Of Revenue	Unsecured	\$350.00	\$1,400.00	\$1,400.00	\$1,345.82	\$0
Columbus Bank & Trust	Unsecured	\$946.00	NA	NA	\$0	\$0
Credit Acceptance Corp	Unsecured	\$13,958.00	NA	NA	\$0	\$0
Credit Protection Association	Unsecured	\$127.00	NA	NA	\$0	\$0
Debt Credit Service	Unsecured	\$1,616.00	NA	NA	\$0	\$0
Friedman & Wexler LLC	Unsecured	\$190.00	NA	NA	\$0	\$0
Great American Finance Company	Unsecured	\$644.00	\$436.44	\$436.44	\$436.44	\$78.56

*(Continued)*

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Illinois Title Loans	Unsecured	NA	\$69.82	\$69.82	\$69.82	\$13.01
Jeffcapsys	Unsecured	\$388.00	NA	NA	\$0	\$0
Jeffcapsys	Unsecured	\$727.00	NA	NA	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	NA	\$1,027.73	\$1,027.73	\$1,027.73	\$185.23
LaSalle Bank NA	Unsecured	\$500.00	NA	NA	\$0	\$0
Mid America Bank	Unsecured	\$800.00	NA	NA	\$0	\$0
Midland Credit Management	Unsecured	\$453.00	\$460.76	\$460.76	\$460.76	\$82.94
Money Market	Unsecured	\$700.00	NA	NA	\$0	\$0
Park Dansan	Unsecured	\$336.00	NA	NA	\$0	\$0
Peoples Energy Corp	Unsecured	NA	\$837.27	\$837.27	\$837.27	\$150.73
Portfolio Recovery Associates	Unsecured	\$375.00	\$375.99	\$375.99	\$375.99	\$67.94
Premier Bankcard	Unsecured	\$307.00	\$307.79	\$307.79	\$307.79	\$55.84
Receivables Management Inc	Unsecured	\$250.00	\$500.00	\$500.00	\$500.00	\$90.01
RJM Acquisitions LLC	Unsecured	\$67.00	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$79,880.00	\$0	\$0
Mortgage Arrearage	\$4,880.00	\$1,245.11	\$0
Debt Secured by Vehicle	\$14,657.06	\$300.00	\$31.48
All Other Secured	\$600.00	\$600.00	\$0
<b>TOTAL SECURED:</b>	<b>\$100,017.06</b>	<b>\$2,145.11</b>	<b>\$31.48</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$8,817.37</b>	<b>\$8,763.19</b>	<b>\$1,336.71</b>

**Disbursements:**

Expenses of Administration \$4,306.35

Disbursements to Creditors \$12,276.49

**TOTAL DISBURSEMENTS:** \$16,582.84

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: May 8, 2012

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.